

United States Bankruptcy Court
Northern District of Oklahoma

In re:
Rita Faye Shaver
Debtor

Case No. 16-12007-M
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1085-4
Date Rcvd: Jan 06, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recip ID	Recipient Name and Address
db	+ Rita Faye Shaver, 7372 South 69th East Ave., Tulsa, OK 74133-2715
aty	+ Lewis Arnold Berkowitz, Berkowitz Law Firm, Inc., 4334 N.W. Expressway, Suite 249, Oklahoma City, OK 73116-1576
cr	+ GMAC Inc., n/k/a Ally Financial Inc. (ALLY), Kivell, Rayment and Francis, P.C., c/o Michael J. George, Triad Center I, Suite 550, 7666 E. 61st Street Tulsa, OK 74133-1143
cr	+ Reverse Mortgage Solutions, Inc., c/o Riezman Berger, P.C., 7700 Bonhomme, 7th Floor, St. Louis, MO 63105-1960
2768403	434 Your Credit Inc, 25331 IH 10 West, Ste 101, San Antonio, TX 78257
2594036	+ All-Temp Solutions, 7902 East 15th Street, Tulsa, OK 74112-7051
2587891	+ Ardmore Finance, 4419 E. 31st St., Tulsa, OK 74135-2130
2657728	+ Banner Finance of Broken Arrow, 536 S. Elm Pl, Broken Arrow, OK 74012-5325
2587896	+ Banner Loan, 536 South Elm Place, Broken Arrow, OK 74012-5325
2587899	+ Customer Credit/Royal Management, 25331 W IH 10, San Antonio, TX 78257-9506
2587901	Jeanne M. Edwards MD, c/o Tulsa Adjustment Bureau, 1754 Utica Square, Tulsa, OK 74114-1400
2594037	+ Pay-Tek Solutions, 240 Glennis Drive, Suite 401, Murfreesboro, TN 37129-5159
2587902	+ Reverse Mortgage Solutions, Inc., 5010 Linbar Drive, Suite 100, Nashville, TN 37211-5064
2613275	+ Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston, TX 77014-1345
2587904	+ Surety Finance, 6390 E. 31st St., Ste A, Tulsa, OK 74135-5457
2587906	Tulsa Bone & Joint, 4802 S 109th E Ave, Tulsa, OK 74146-5822
2587907	Tulsa PT Consultants, LLC, Dept 340, PO Box 21568, Tulsa, OK 74121-1568

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: bankruptcy@oesc.state.ok.us	Jan 06 2023 22:43:00	Oklahoma Empl. Sec. Comm., PO Box 53039, Oklahoma City, OK 73152-3039
smg	Email/Text: bankruptcysecretary@tax.ok.gov	Jan 06 2023 22:43:00	Oklahoma Tax Commission, General Counsel's Office, 100 N Broadway Ave, Suite 1500, Oklahoma City, OK 73102-8601
smg	Email/Text: bankruptcy@tulsacounty.org	Jan 06 2023 22:43:00	Tulsa County Treasurer, John M. Fothergill, 218 W 6th St., 8th Fl, Tulsa, OK 74119-1004
cr	EDI: JEFFERSONCAP.COM	Jan 07 2023 03:44:00	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617
cr	+ Email/Text: msuess@tax.ok.gov	Jan 06 2023 22:43:00	Oklahoma Tax Commission, 440 S. Houston, Ste. 501B, Tulsa, OK 74127-8913
2610753	Email/Text: bankruptcy@arvest.com	Jan 06 2023 22:43:00	ARVEST BANK, ATTN: COLLECTIONS/BANKRUPTCY, PO BOX 11110, FORT SMITH, AR 72917
2587892	Email/Text: bankruptcy@arvest.com	Jan 06 2023 22:43:00	Arvest Bank, PO Box 799, Lowell, AR 72745
2587893	^ MEBN		

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Case Number	Notice Type	Date	Time	Notice Content
2587894	EDI: LCIICSYSTEM	Jan 06 2023	22:38:12	AT&T, c/o Enhanced Recovery Corp, PO Box 57547, Jacksonville, FL 32241-7547
2600774	+ Email/Text: bankruptcynotices@aarons.com	Jan 07 2023	03:44:00	AT&T Uverse, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
2587889	+ Email/Text: bnc@advanceamerica.net	Jan 06 2023	22:43:00	Aaron's Inc., 1015 Cobb Place Blvd., Kennesaw, GA 30144-3672
2587890	+ EDI: GMACFS.COM	Jan 06 2023	22:43:00	Advance America, 7037 South Memorial Drive, Tulsa, OK 74133-2037
2594564	EDI: GMACFS.COM	Jan 07 2023	03:44:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
2587895	Email/Text: BTCCPOC@baer-timberlake.com	Jan 07 2023	03:44:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
2604121	+ Email/Text: bknotices@professionalcredit.com	Jan 06 2023	22:43:00	Baer & Timberlake, P.C., PO Box 18486, Oklahoma City, OK 73154-0486
2617355	Email/Text: bankruptcycontact.ok@centralbank.net	Jan 06 2023	22:43:00	CONSUMER CELLULAR, C/O PROFESSIONAL CREDIT SERVICE, PO BOX 7548, SPRINGFIELD, OR 97475-0039
2587897	+ Email/Text: LSC_DefaultServicing@centralbank.net	Jan 06 2023	22:43:00	Central Bank of Oklahoma, Attn: Chris Meyers, 8908 S. Yale, Suite 100, Tulsa, OK 74137-3501
2587898	+ Email/Text: bknotices@professionalcredit.com	Jan 06 2023	22:43:00	Central Bank of Oklahoma, PO Box 4500, Jefferson City, MO 65102-4500
2587885	^ MEBN	Jan 06 2023	22:43:00	Consumer Cellular, c/o Professional Credit Service, 400 International Way, Springfield, OR 97477-7004
2587884	^ MEBN	Jan 06 2023	22:38:07	Equifax Credit Information Services, Inc, P.O. Box 740241, Atlanta, GA 30374-0241
2587900	+ EDI: PRA.COM	Jan 06 2023	22:38:11	Experian, 955 American Lane, Schaumburg, IL 60173-4998
2587887	EDI: IRS.COM	Jan 07 2023	03:44:00	GE Capital Retail Bank, c/o Portfolio Recovery Associates, 120 Corporate Blvd, Ste. 100, Norfolk, VA 23502-4952
2610759	EDI: JEFFERSONCAP.COM	Jan 07 2023	03:44:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
2587888	+ Email/Text: msuess@tax.ok.gov	Jan 07 2023	03:44:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
2597604	EDI: Q3G.COM	Jan 06 2023	22:43:00	Oklahoma Tax Commission, 440 South Houston, Suite 501-B, Tulsa, OK 74127-8913
2741379	+ Email/Text: RASEBN@raslg.com	Jan 07 2023	03:44:00	Quantum3 Group LLC as agent for Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
2716654	+ Email/Text: RASEBN@raslg.com	Jan 06 2023	22:43:00	Reverse Mortgage Solutions, Inc, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, BOCA RATON, FL 33487-2853
2593689	+ Email/Text: RASEBN@raslg.com	Jan 06 2023	22:43:00	Reverse Mortgage Solutions, Inc., RAS Crane, LLC., Bankruptcy Department, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
2587905	+ EDI: RMSC.COM	Jan 06 2023	22:43:00	Reverse Mortgage Solutions, Inc., 6409 congress Ave., Suite 100, BOCA RATON, FL 33487-2853
2587903	+ Email/Text: bankruptcy@speedyinc.com	Jan 07 2023	03:44:00	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
		Jan 06 2023	22:43:00	Speedy Cash, c/o AD Astra Recovery Services, 3611 North Ridge Road, Suite 104, Wichita, KS 67205-1214

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2618162	+ EDI: RMSC.COM	Jan 07 2023 03:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, NORFOLK, VA 23541-1021
2587883	^ MEBN	Jan 06 2023 22:38:09	TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000
2587908	+ EDI: VERIZONCOMB.COM	Jan 07 2023 03:44:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
2587886	*+	Experian, 955 American Lane, Schaumburg, IL 60173-4998
2587909	##+	Your Credit, 2613 South Memorial Drive, Ste C, Tulsa, OK 74129-2645
2593690	##+	Your Credit Inc, 2613-c S Memorial Dr, Tulsa, OK 74129-2645

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

Name	Email Address
Greggory T. Colpitts	on behalf of Debtor Rita Faye Shaver greg@colpittslawfirm.us debra@colpittslawfirm.us;carolynn@colpittslawfirm.us;lauren@colpittslawfirm.us;gregcolpitts65@gmail.com;watson9676@gmail.com;r55602@notify.bestcase.com
Kathryn A Klein	on behalf of Creditor Reverse Mortgage Solutions Inc. rb_bank@riezmanberger.com, rbadmin@ecf.courtdrive.com
Lonnie D. Eck	peck@eckchapter13.com ecf@eckchapter13.com
Melody V Suess	on behalf of Creditor Oklahoma Tax Commission msuess@tax.ok.gov
Michael J. George	on behalf of Creditor GMAC Inc. n/k/a Ally Financial Inc. (ALLY) mgeorge@kivell.com
Office of the United States Trustee	USTPRegion20.TU.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Rita Faye Shaver

Social Security number or ITIN xxx-xx-7280

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Northern District of Oklahoma

Case number: 16-12007-M

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rita Faye Shaver

1/6/23**By the court:** Terrence L. Michael
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.